

## Member Solicitation for Social Security Numbers for Tax Reporting

### Producer Communication #726

*Issued August 27, 2015*

***Updated August 31, 2015***

#### Message

For the 2015 calendar year, health insurance companies are required to provide information to the Internal Revenue Service (IRS) that confirms their members have minimum essential coverage. This report requires Capital BlueCross to provide the name and Tax Identification Number (TIN) — which is typically the Social Security Number (SSN) — of every individual covered by the plan.

At this time, we do not have SSNs on file for all of our members. An effort to collect those missing SSNs is underway. If we do not have a SSN for a member, the Affordable Care Act (ACA) requires us to solicit the SSN from the member once per year for two consecutive years.

#### Details

Under the Affordable Care Act, insuring entities are required to report the name, social security number, and dates of coverage for individuals covered by the health plan to the IRS. The IRS will use this information to help ensure that Americans have minimum essential health care coverage.

All individual income tax returns beginning with a 2015 filing period will be required to include IRS Form 1095-B or 1095-C. These forms provide information that will be used to substantiate that each individual had minimum essential health care coverage.

In an effort to collect missing SSNs, Capital BlueCross is sending a letter to employer groups who have members with missing SSNs (*Attachment A*) letting them know that in the coming weeks, we will send a letter to their members who do not have a SSN on file. That letter (*Attachment B*) will request that the member provide us with their missing SSNs while explaining potential impacts if they don't provide an SSN. Those impacts may include a financial penalty from the IRS and/or the inability to file a tax return for 2015.

Members will be able to easily provide their SSN through two options:

- 1) Return the letter we send them, with the missing SSN provided on the chart, using the postage paid envelope.
- 2) Go to [capbluecross.com](http://capbluecross.com) and click on the "ACA SSN Submission" button located in the upper right hand corner of the page.

Members are asked to provide their SSN as quickly as possible, but no later than December 15, 2015 in order to satisfy IRS reporting deadlines and requirements.

**Due to a glitch, the group letter addressed to the group administrator was inadvertently mailed to the address of a member within their respective group. Enterprise Marketing and Operations are working to address the matter and will release an email to group administrators today to make them aware of the issue (*Attachment C*).**

Protecting member information is of the utmost importance to Capital BlueCross. We maintain a vigilant data security program to safeguard our member's personal information.

# Producer Bulletin



## Attachments

- Attachment A –SSN Solicitation Letter to Groups
- Attachment B – SSN Solicitation Letter to Members
- **Attachment C – SSN Solicitation Email to Group Administrators**

## Questions

Contact your Preferred Agency with any questions. Thank you.

DATE

Group Administrator First Name/Last Name  
Company Name  
Company Address 1  
Company Address 2  
City, State Zip Code

**RE: Important information about Internal Revenue Service reporting**

Dear Group Administrator First Name/Last Name:

Thank you for being a valued Capital BlueCross customer. As your health and wellness partner, we appreciate the opportunity to provide your company with health coverage and so much more to help you and your employees live healthy.

As you know, the Affordable Care Act (ACA) has brought extensive changes and numerous new requirements to the health care industry.

Beginning in 2015, health insurance companies are now required to provide information to the Internal Revenue Service (IRS) which confirms their members have minimum essential coverage. This report requires the name and Tax Identification Number (TIN) — which is typically the Social Security Number (SSN) — of every individual covered by the plan.

Our records indicate that we do not have SSNs on file for some of your employees and/or their dependents covered under your health plan. In the coming months, we will send a letter to these members requesting that they provide the missing SSNs to us. A copy of this letter is enclosed.

Protecting member information is of the utmost importance to Capital BlueCross. We maintain a vigilant data security program to safeguard your employees' personal information.

The information we report to the IRS will also be used to provide your employees with the required IRS Form 1095-B. Your employees will need the information in the Form 1095-B to complete their tax returns and avoid a penalty.

If Capital BlueCross does not have SSNs to accurately report their health care coverage status, it may affect your employees' ability to file a 2015 tax return.

We recognize that this process can be overwhelming. If you have questions, please contact your Capital BlueCross account executive or producer.

As always, we are committed to continue serving you and your plan members with excellence.

Sincerely,

NAME  
TITLE

Enclosure

Subscriber First Name, Last Name  
Subscriber Address One  
Subscriber Address Two  
Subscriber Address Three  
Subscriber City, Subscriber State, Subscriber Zip +Four

DATE

Dear [Subscriber First Name Last Name],

Thank you for being a valued Capital BlueCross customer. As your health and wellness partner, we appreciate the opportunity to provide you with health coverage and so much more to help you live healthy.

As you know, the Affordable Care Act (ACA) has brought extensive changes and numerous new requirements to the health care industry.

Beginning in 2015, health insurance companies are now required to provide information to the Internal Revenue Service (IRS) which confirms their members have minimum essential coverage. This report requires the name and Tax Identification Number (TIN) — which is typically the Social Security Number (SSN) — of every individual covered by the plan.

Our records indicate that we do not have SSNs on file for you and/or the covered dependents listed on the chart on the back of this letter. Please complete the chart and submit the information using one of the following methods by October 15, 2015.

- 1) Return this letter, with the completed chart, using the enclosed postage paid envelope.
- 2) Go to [capbluecross.com](http://capbluecross.com), log into your personal member page, and click on the “ACA SSN Submission” button located in the upper right hand corner.

Please note, protecting member information is of the utmost importance to Capital BlueCross. We maintain a vigilant data security program to safeguard your personal information.

In January 2016, we will provide you with an IRS Form 1095-B indicating the months for which you had minimum essential coverage through Capital BlueCross. You will need the information contained in Form 1095-B to complete your federal income tax return for 2015 as proof of your health care coverage. You must be able to prove to the IRS that you have minimum essential health care coverage, or you may face a financial penalty from the IRS. Coverage for members for whom we do not have a SSN on file will be reported to the IRS with only a Member Name and Date of Birth.

Please note, you must be able to prove to the IRS that you have minimum essential coverage, or you may face a financial penalty. Providing your SSN will enable the most accurate reporting and will help you when it is time to file your tax return.

Thank you for your prompt attention to this request. We recognize that this process can be overwhelming. If you have questions, please call the number on the back of your member ID card.

As always, we are committed to continue serving you with excellence.

Sincerely,

NAME

Title

Member Name	Contract	Date of Birth	Social Security Number

**Dear Group Administrator:**

Recently, a letter intended for you about an Affordable Care Act compliance requirement was inadvertently mailed to one of your employees.

A copy of the letter is available by [clicking here](#); a printed copy will be mailed to you this week.

Rest assured that only one employee in your company received the letter, and we will promptly correspond with that employee to alleviate any confusion.

Thank you for choosing Capital BlueCross. We appreciate the opportunity to serve you.

Sincerely,

Capital BlueCross